

# EXHIBIT H

## Analysis of Loan Covenants

	2018				Source:
	Q1	Q2	Q3	Q4	
Debt Service Coverage Ratio Actual	1.66	1.64	0.99	0.41	<a href="#">Q1, Q2, Q3, &amp; Q4 Quarterly Reporting</a>
Debt Service Coverage Ratio Required	1.15	1.15	1.15	1.15	<a href="#">LOM page 56</a>
<i>Variance</i>	<b>\$0.51</b>	<b>\$0.49</b>	<b>(-\$0.16)</b>	<b>(-\$0.74)</b>	
Debt Service Reserve Fund Actual	\$141,407.67	\$150,000.00	\$2,190,918.33	\$1,297,159.71	<a href="#">Q1, Q2, Q3, &amp; Q4 Quarterly Reporting</a>
Debt Service Reserve Fund Required	\$2,571,718.00	\$2,571,718.00	\$2,571,718.00	\$2,571,718.00	<a href="#">LOM Appendix A-4</a>
<i>Variance</i>	<b>(\$2,430,310.33)</b>	<b>(\$2,421,718.00)</b>	<b>(\$380,799.67)</b>	<b>(\$1,274,558.29)</b>	
Operating Reserve Fund Actual	\$600,000.00	\$559,180.76	\$0.00	\$0.04	<a href="#">Q1, Q2, Q3, &amp; Q4 Quarterly Reporting</a>
Operating Reserve Fund Required	\$750,000.00	\$750,000.00	\$750,000.00	\$750,000.00	<a href="#">LOM Appendix A-8</a>
<i>Variance</i>	<b>(\$150,000.00)</b>	<b>(\$190,819.24)</b>	<b>(\$750,000.00)</b>	<b>(\$749,999.96)</b>	
Repair and Replacement Fund Actual	\$59,854.34	\$260,299.07	\$1.36	\$1.36	<a href="#">Q1, Q2, Q3, &amp; Q4 Quarterly Reporting</a>
Repair and Replacement Fund Required	\$500,000.00	\$500,000.00	\$500,000.00	\$500,000.00	<a href="#">LOM Appendix A-10</a>
<i>Variance</i>	<b>(\$440,145.66)</b>	<b>(\$239,700.93)</b>	<b>(\$499,998.64)</b>	<b>(\$499,998.64)</b>	